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DISTRICT OF NEW JERSEY UNITED STATES BANKRUPTCY COURT

Caption in Compliance with D.N.J. LBR 9004-2(c)

Richard Gerbino, Esq. (ID. #057351993) SCHILLER, KNAPP, LEFKOWITZ & HERTZEL, LLP A LLP Formed in the State of New York 716 Newman Springs road, Suite 372 Lincroft, New Jersey 07738 (518) 786-9069 Attorneys for Creditor, M&T Bank Order Filed on February 22, 2022 by Clerk U.S. Bankruptcy Court District of New Jersey

In Re:

Stephanie L. McGurney,

Debtor.

Case No.: 18-31535-JNP

Judge: Hon. Jerrold N. Poslusny

Chapter: 13

ORDER VACATING AUTOMATIC STAY

The relief set forth on the following page, numbered two (2) is hereby **ORDERED.**

DATED: February 22, 2022

Honorable Jerrold N. Poslusny, Jr. United States Bankruptcy Court

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Debtor: STEPHANIE L. MCGURNEY

Case No.: 18-31535-JNP

Caption of Order: Order Vacating Automatic Stay

Upon the motion of Creditor, M&T Bank, on behalf of itself and its successors and/or assigns (hereinafter collectively "Secured Creditor" and/or Movant), under Bankruptcy Code §362(d) and 1301

(c) for relief from the automatic stay and co-debtor stay as to certain property as hereinafter set forth, and

for cause shown,

ORDERED as follows:

The automatic stay of Bankruptcy Code Section 362(a) and 1301 (c) is vacated to permit the movant its successors and/or assigns to institute or resume and prosecute to conclusion one or more

action(s) in the court(s) of appropriate jurisdiction to foreclose mortgage(s) held by the movant upon the

following:

Land and premises commonly known as 48 South Terrace Avenue, Maple Shade, New

jersey 08052

It is further ORDERED that the movant, its successors or assignees, may proceed with its right

and remedies under the terms of the subject mortgage and pursue its state court remedies including, but

not limited to, taking the property to sheriff's sale, in addition to potentially pursuing other loss mitigation

alternatives, including but not limited to, a loan modification, short sale or deed-in-lieu foreclosure.

Additionally, any purchaser of the property at sheriff's sale (or purchaser's assignee) may take any legal

action for enforcement to possession of the property.

The movant may join the debtor and any trustee appointed in this case as defendants in its

foreclosure action(s) irrespective of any conversion to any other chapter of the Bankruptcy Code.

The movant shall serve this Order on the debtor, any trustee and any other party who entered an

appearance on the motion.

The Trustee shall receive notice of any surplus monies received.

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